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PATENT
Customer No. 22,852
Attorney Docket No. 5793.3058-00

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

Javier GUZMAN et al.

Application No.: 09/828,830

Filed: April 10, 2001

For: METHODS AND SYSTEMS FOR
REMOTE POINT-OF-SALE
FUNDS TRANSFER

Commissioner for Patents
Washington, DC 20231

Sir:

INFORMATION DISCLOSURE STATEMENT UNDER 37 C.F.R. § 1.97(b)

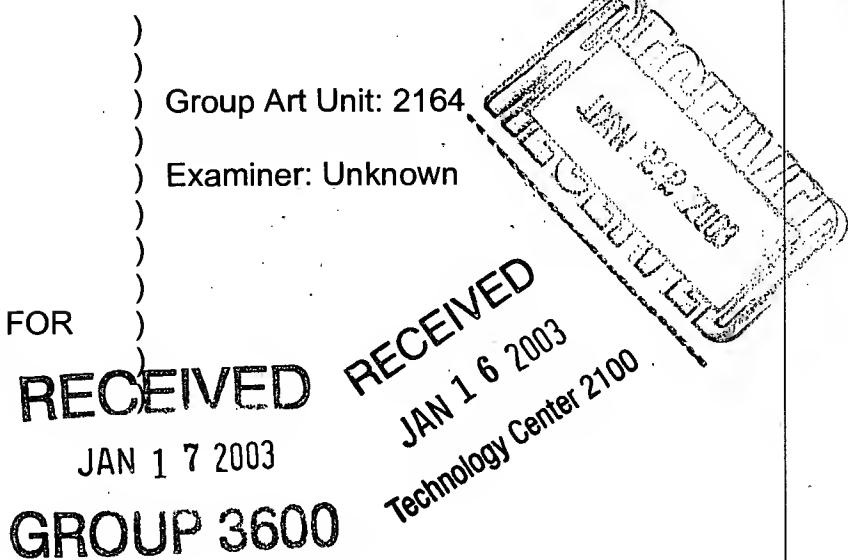
Pursuant to 37 C.F.R. §§ 1.56 and 1.97(b), Applicants bring to the attention of the Examiner the documents listed on the attached Form PTO 1449. This Information Disclosure Statement is being filed before the mailing date of a first Office Action on the merits for the above-referenced Application.

Each document listed in this Information Disclosure Statement was first cited in an international search report from the International Bureau of WIPO in a corresponding PCT application. A copy of the search report and listed documents are enclosed.

Applicants respectfully request that the Examiner consider the listed documents and indicate that they were considered by making appropriate notations on the attached form.

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This submission does not represent that a search has been made or that no better art exists and does not constitute an admission that each or all of the listed documents are material or constitute "prior art." If the Examiner applies any of the documents as prior art against any claims in the application and Applicants determine that the cited documents do not constitute "prior art" under United States law, Applicants reserve the right to present to the office the relevant facts and law regarding the appropriate status of such documents.

Applicants further reserve the right to take appropriate action to establish the patentability of the disclosed invention over the listed documents, should one or more of the documents be applied against the claims of the present Application.

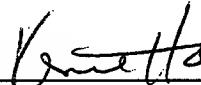
If there is any fee due in connection with the filing of this Statement, please charge the fee to our Deposit Account No. 06-0916.

Respectfully submitted,

FINNEGAN, HENDERSON, FARABOW,
GARRETT & DUNNER, L.L.P.

Dated: January 15, 2003

By:



Kenie Ho

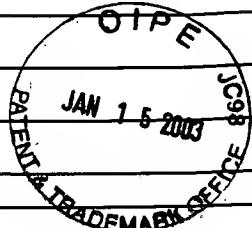
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INFORMATION DISCLOSURE CITATION

Atty. Docket No.	5793.3058-00	Appln. No.	09/828,830
Applicant	Javier GUZMAN et al.		
Filing Date	April 10, 2001	Group:	2164



U.S. PATENT DOCUMENTS

Examiner Initial*	Document Number	Issue Date	Name	Class	Sub Class	Filing Date If Appropriate
	US 6,317,745 B1	Nov. 13, 2001	Thomas et al.			
	US 6,408,284 B1	Jun. 18, 2002	Hilt et al.			
	US 2001/0001148 A1		Martin, Jr. et al.			Dec. 26, 2000
	US 2002/0016765 A1		Sacks			JUL 10, 2001
	US 2002/0032628 A1		Ferrer et al.			May 3, 2001
						JAN 17 2003
						GROUP 3600

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FOREIGN PATENT DOCUMENTS

	Document Number	Publication Date	Country	Class	Sub Class	Translation Yes or N

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

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Examiner	Date Considered
*Examiner: Initial if reference considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.	
Form PTO 1449	Patent and Trademark Office - U.S. Department of Commerce